

The Church of Scotland

Arbuthnott, Bervie & Kinneff (Church of Scotland)



“To Reach All with Christ’s Love”

Annual Report and Financial Statements

For the year ended 31 December 2024

Congregation No: 321900

Scottish Charity No: SC009239

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Reference and Administrative Information

Charity Name:	Arbuthnott, Bervie & Kinneff (Church of Scotland)
Charity Number:	SC009239
Congregation Ref No:	321900
Contact Address:	43 King Street, Inverbervie, Montrose, DD10 0RQ
Website:	www.abkchurch.co.uk

Trustees

Members of Kirk Session

John Aitchison	Andrew Jones
Alison Aitchison	Caroline Jones
John (Keith) Arbuthnott (Viscount of Arbuthnott)	Sheila Moir
Rev. Margaret Benton	Andrew Morrison (Minister)
Peter Benton	David Nicoll
Phyllis Bisset	Neil Paterson
Sandra Bissett	Jill Simpson (resigned 27 th November 2024)
Elizabeth (Betty) Couper	Sheila Taylor
Margaret Gray	Sandra Wright
Margaret Hutchison (Died 29 th February 2024)	Elaine Whyte

Office Bearers

Minister:	Rev. Andrew Morrison
Session Clerk	Natasha Hepburn
Treasurer	Sandra Wright

Independent Examiner: James Morrison, Kilkerran Cottage, Lochside Rd, St Cyrus, Montrose DD10 0DB

Bankers: Virgin Money, 1 Queens Cross, Aberdeen, AB15 4XU

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

The trustees have the pleasure of presenting the annual report and financial accounts for Arbuthnott, Bervie & Kinneff Church for the year ended 31st December 2024. The financial statements comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended).

Structure, Governance, and Management

Arbuthnott, Bervie & Kinneff is a registered charity, number SC009239, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active elders of the Church and are chosen from those members of the Church who are considered to have the appropriate spiritual gifts and skills, following the teaching of the Bible. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session is moderated by the minister and meets approximately eight times each year. Certain responsibilities are delegated to the Finance, Property, Mission, Discipleship and other Committees as appropriate. The Kirk Session is responsible for the spiritual welfare of the congregation and evangelization of the parish, as well as having oversight over the property and financial affairs.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition, and Presbyterian in its polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry.

In 2021, we reaffirmed our vision "To reach all with Christ's love". Further to this, we also adopted a mission statement where we intend to strive be a church community made up of those who are "Introducing People to Jesus, Loving our Community, and Growing as Disciples."

We aim to do this primarily within the communities we serve and for which we have a particular responsibility, including Arbuthnott, Catterline, Gourdon, Inverbervie and Kinneff. We will join with like-minded Christian Churches and para-Church networks to carry out our calling as a Church.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

Achievements and Performance

Our constant prayer is that our Church will continue to be faithful to our Lord and Saviour. As the years change, we seek to keep the gospel of Jesus Christ as the centre of all that we are and do. Our mission as a Church together, and as individuals, is to glorify the LORD God by keeping the glorious Good News of Jesus Christ at the core of our life and ministry.

In recent years, we have been keen to have a more accurate Church membership roll through regular reviews. We trust that a more accurate representation of those actively associated with the Church family will aid us in the coming years in our discipleship of each other as well as pastoral care and fellowship.

Our church membership closed the year at 155 members and 41 adherents (compared with 228 members and 46 adherents at the year end of 2023). We didn't have any members join us through profession of faith in 2024. There were six deaths of members during the year. While several of our members and adherents have moved away this year, or were transferred to supplementary roll, we have welcomed many new regular faces at worship, and we pray they will grow in faith and fellowship at ABK Church, and in 2025 we will see many join our church and come to a living faith in Christ Jesus.

The story of our year is largely told through the three parts of our Mission Statement: 1) Introducing People to Jesus, 2) Loving our Community, 3) Growing as Disciples

Introducing People to Jesus

During 2023, we began a Scripture Union group, for P5-P7 children, running in the Bervie Church Centre each week during term time after school. This has continued in 2024, with seven regular children attending, and learning about the Gospel through material provided by SU Scotland.

At Easter, we had a public walk of witness, as Christians gathered in Bervie to walk with the Cross along the beach front on Good Friday. On Easter Sunday, also at Bervie beachfront, we gathered for an earlier Easter Morning service of praise, followed by a breakfast in which everyone was invited to.

As we have done in many years, *It's Your Move* books were offered to all the local primary school P7's before they moved up to High School, which were gladly accepted by schools to pass onto the children. Our Minister also had an opportunity to teach an RMPS class at Mearns Academy on the topic of 'Who is Jesus?'

In August (13th-16th) our annual holiday club took place, under the theme of 'Restoration Station'. As in 2023, we hired out the large hall of Bervie Primary School, as well as their school grounds, also using the facilities owned by Bervie Church and Living Rooms. Around 70 children attended at least once during the week, supported by many Christians from ABK Church, Living Rooms and other church families, and it closed with a BBQ at the end of the week. As ever, we are grateful for the opportunities that arose to share Jesus with young people & families.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

Achievements and Performance (continued)

In late October, a few church members took part in the 'Streets of Light' initiative to spread Good News through lighting up windows with messages of hope over the Halloween period. We had been approached about hosting the Bervie Community Christmas Tree due to the usual public area being unavailable. On 1st December we held a lighting up the Tree event with carols and a short Christmas message. Later that month we held a few special outreaches. This included an evening Messy Christmas event for families in the Church Centre, followed by Carols around the Christmas Tree outside for all the community.

In early December we were delighted to host older children from Gourdon Primary School at the Gourdon Mission Hall for 'Christmas Experience.' In conjunction with our local SU Worker, and Christians from ABK Church and other local Christians, we offered the children a chance to engage with various aspects of the Good News of the Christmas Story in an engaging and informative way over the course of a couple of hours. Unfortunately, Bervie school was unable to find time, and neither school was available for a similar Easter Experience, but we hope that might be different in 2025.

Loving Our Community

In the course of 2024, we provided pastoral care to our parish through personalised funerals for 11 individuals. We also had a wedding of a couple associated with our church. However, most of these life-events (funerals and weddings) are for those outside the church family, and it is our privilege to be the hands, feet and mouthpiece of God in these moments. This is part of our calling as a Parish Church. We also held our annual *Time to Remember* service in early December, offering a place of comfort and hope for those who are bereaved or struggling with life's circumstances.

We held our annual Remembrance Sunday service at Arbuthnott and Bervie War Memorials and Churches. At Bervie, we were joined by the local Uniformed Organisations and many others in the community who might not normally join us at worship.

Care Home Services continued during 2024. Our Minister led occasional services in Castle Lodge Care Home in Inverbervie, as well as serving on the rota for afternoon services at Clashfarquhar Care Home in Stonehaven, often joined by other members of the congregation. A particular highlight was the Christmas Service where a large group from ABK Church (aged 4 to 93) joined the residents of Castle Lodge in the run-up to Christmas to celebrate the Good News of Christ's birth.

Beginning in the Autumn, we established a monthly '*Who Let the Dads Out?*' group in the Church Centre on a Saturday morning, aiming to serve dads (and other father-figures) in the community, who come along with their young children to have fun and spend time together, as well as with other dads and kids of similar ages. We used a grant given to us by the former Kincardine and Deeside Presbytery to buy some resources, as well as snacks and hot rolls

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

Achievements and Performance (continued)

for those coming along. A steady group of about 10-15 dads, and their children have been coming. We hope in 2025, to build on these relationships and invite them to hear more about Jesus.

We continue to hire out our properties to several community groups and individuals on long term agreements, and one-off bookings. We are glad to serve the community, with the additional bonus of raising funds to cover our costs.

In 2024, we had occasional coffee mornings and other open events to the community. This included a Pancake Tuesday coffee morning, a Christmas Afternoon Tea, as well as the Free Breakfasts at Bervie before joint services. Through these and at other times, we also raised some funds for various projects & charities both UK based and global, including local charities: Inverbervie Day Care & the South Mearns Explorer Scouts based in Inverbervie.

This year, we began hosting the Bervie Community Christmas Tree in our grounds, in partnership with the Bervie Gala Committee.

Brighter Bervie is an outreach from our Church aimed at enhancing the local environment, engaging people of all ages and abilities in healthy sociable activities, raising awareness of and respect for God's wonderful world and building community spirit. The gardens were well used for the Holiday Club and other events - as well as throughout the year by visitors and other users.

Behind the scenes there are many other ways in which our church family has sought out opportunities to serve their neighbours and friends in Christ's name.

Growing as Disciples

Primarily, God's people grow as disciples through joining together as God's people and growing in faith together, but also through personal devotions.

Worship Gatherings are normally held on Sunday mornings and evenings - morning gatherings in Arbuthnott Church (9:30am) and Bervie Church (11am), with a joint gathering in Bervie Church if there is a fifth Sunday of the month. Weekly afternoon/evening gatherings (3pm during winter, 6pm otherwise) continued in Gourdon Mission Hall with whom we have a long-established partnership. Since 2020, Bervie Church gatherings have been broadcast on our YouTube channel which regularly attracts 25-40 views. The audio of each gathering is also sent off to Mearns FM to played at 9am the following Sunday. We are grateful for those who serve to make this possible. We also distribute CDs of the Bervie Church service to a few people who are housebound and anyone else who prefers this method of engaging with the Sunday worship service.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024 Achievements and Performance (continued)

During the year, our Sunday morning sermon series themes included: a discipleship series called 'Building Life Around Christ', Extraordinary Women, The Book of Ruth, the first few chapters of the Book of Acts, Shadows of Jesus (i.e. finding themes / picture of Jesus in the Old Testament), selected Psalms, and the Letter to the Philippians.

While worship gatherings are primarily led by our minister, Andrew Morrison, we are blessed with many who contribute to the exaltation of God in our gatherings. Many others contribute ably in various ways to our worship experience whether by preaching and leading talks, sharing testimonies, leading us in prayer or reading the Bible. We had the privilege of having a baptism of an infant at Bervie Church.

Our weekly "Encounter" Prayer gathering, is held on Thursday evenings at the Church Centre and contains elements of musical worship, bible study and prayer. It's a great time of encouragement as we pray for God's blessing upon our church, upon each other, and the wider community and world.

In January, we launched a number of Small Groups within our congregation, to supplement the existing Women of the Way (WoW) small group, and our weekly prayer meeting. There are now additional groups running regularly on Tuesday, Wednesday and Thursday evenings, as well as a Thursday afternoon session. In total, about half our regular congregation is involved in a small group, which we have been greatly encouraged by. In addition, a couple of our men attend the SALT Saturday morning Bible study group, run by the Living Rooms Church.

In spring, five women from our congregation attended the Glorious Women's Conference in Aberdeen. On 1st March, we held the local gathering of the World Day of Prayer, in which several churches of various denominations participated in and attended.

We organised occasional times of fellowship over food. On a few occasions, we have been able to gather for a pre-church breakfast at Bervie when it has been a joint service between Bervie and Arbuthnott (usually a 5th Sunday of the month), as well as a couple of other organised picnic lunches after church. There is regularly tea & coffee after worship at Bervie, and monthly at Arbuthnott.

Our Pastoral Care team is made up of individuals with the gifts and characteristics necessary to care for and love God's people as Christ has first loved us. The team continue to serve the most vulnerable and housebound members, striving to ensure that those who are physically unable to attend Church services and events are reminded of the love of God. Growing in friendship and fellowship is important to us, and we encourage our Church family to regularly seek out friendships and contact with others within our Church.

We continued our regular email news update, sending it out to around 160 individuals, often including a pastoral message and updates on the work and life of the church.

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Achievements and Performance (continued)

In early 2023, a Book Group began to meet monthly, and this has continued throughout 2024. Its aim is to read books with a Christian theme or issue that can be discussed from a faith viewpoint. A small group have been joining together in reading, exploring and discussing most months.

Our work with children and young people aims to teach under 18s about the Christian faith and its relevance. Kingdom Kidz, our weekly Sunday group for children during the morning service at Bervie Church took place for most of the year, including during most school holidays. This group is small, but we are praying that God will bring many more families into our church family.

Our biggest event during the year was our Giving to Grow Stewardship Campaign which ran in May. This involved three evening events, in which church members were encouraged to come along and hear about the work of the church, and their part in it. This was accompanied by materials produced by a dedicated Stewardship Team within the congregation, and also many people got involved in putting together displays of all that goes on in the church life, to help show where their giving of their time, talents and money goes. A couple of Sundays were dedicated to the generosity theme around these events too. Everyone was encouraged to review their giving, and those who couldn't attend were sent the materials in the post. People responded positively, and many chose to review their giving – in many cases increasing it – and this has greatly helped boost our finances and was a time of encouragement as we pulled together to put on these events.

Property

Within the *North East & Northern Isles Presbytery*, which we became part of, as of 1st January 2023, the Presbytery Plan for ABK Church is to retain 1 Ministry post for the charge on a Full-Time basis. However, in terms of buildings, the proposed plan is to close the *Herd Centre*, located in Townhead in Bervie, as well as *Arbuthnott Church* – and for both to be released from our oversight. During 2024, the Herd Centre & associated land around it was put up for sale by the Church of Scotland on our behalf, and towards the end of 2024 a deal was in the process of being finalised to be bought over by a local electrician's company. The new company will take over ownership of the Herd Centre on 21 February 2025. Proceeds from disposal and selling of the Herd Centre (after fees have been paid) will be used by the ABK Church congregation to repair, maintain and modernise remaining buildings.

A local team of volunteers from the Church family, interested locals, and members of the Arbuthnott family are working together as the '*Arbuthnott Church Development Group*', who are interested in maintaining and preserving the Arbuthnott Church building beyond our stewardship. During 2024, we allowed Arbuthnott Church to be used by them to promote their work, including a Stargazing Night and two Doors Open events, amongst other things.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2024

Achievements and Performance (continued)

Financial Review

Income and Expenditure

The Church's principal source of income is the voluntary giving of its congregation through their offerings, supported by various other donations. Income is also derived from the hiring out of Church property -The Herd Centre, Bervie Church Centre, Bervie and Arbuthnott Churches. Grants have been received for specific projects.

Income: Donations have increased this year by around 12%, in part due to a successful stewardship campaign in May. There were no legacies in 2024 (£10,000 in 2023), and no loans from Trustees (£5,200 in 2023). Rental income from use of our two halls is slightly lower than in 2023. We continue to be supported by the UK Government's Listed Places of Worship Scheme which provides grants against VAT element of maintenance and repairs spend. Further details on grants can be found in note 3. We raised £1,205 for third parties, of which all but £190 was paid out in 2024. All of this provided receipts of £85,268, versus £96,549 in 2023, (which included £10,000 legacies and £5,200 loans from Trustees).

Payments: Payments have dropped from £89,991 in 2023 to £80,533. This is mainly due to a lower Giving to Grow allocation in 2024 (£2,706 lower than 2023); lower manse Council Tax payments now that arrears of Council Tax have been addressed (£3,408 less than 2023); lower spend on repairs and maintenance (likely to increase again in 2025); and the absence of billing for hall utilities since the start of a new utilities contract in October 2023, due to our provider's internal administration issues. Staffing costs have increased, mainly due to inflation, and we have paid back £2,000 in respect of Trustee loans, with £3,200 to pay back in 2025.

It is the Trustees' policy to hold reserves of approximately 4 months' non-discretionary spend, which approximates to £20,000, split 30%/70% between fabric and general funds. At the end of the year the Church held unrestricted funds of £28,082 including £6,725 designated for fabric/hall infrastructure purposes.

Of this, £3,200 will be repaid to Trustees in respect of loans out of General Purposes Reserves in April 2025; and approximately £3,600 is due to SSE for electricity used from October 23 to December 24, pending invoicing.

After allowing for these known commitments, reserves are slightly in excess of the £20,000 approximate requirement. The target of £20,000 is arrived at by assessing non-discretionary expenditure in the following months- primarily minister and property costs such as insurance and utilities, and 4 months is deemed a reasonable amount of time for contracts to be cancelled.

There are also various restricted and endowment funds -see details in list of funds.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024 Achievements and Performance (continued)

Financial Review (continued)

The Church of Scotland General trustees also hold funds on behalf of Arbuthnott Bervie and Kinneff Church, which are listed in the Appendix. These funds may be made available to the Congregation on application to the General Trustees. As at 31st December 24 capital funds held on behalf of the congregation were £38,691 (market value £41,984). Revenue funds were £3,632. A temporary fund is also held, tracking expenditure made on behalf of Arbuthnott Bervie and Kinneff Church by Church of Scotland, mainly in respect to preparation for sale of buildings, and at 31 December 2024 shows £1,939 owed by the congregation to General Trustees.

The investment objectives of the Trustees are to maintain the value of the funds invested to at least match the inflation rate applying, while also giving a reasonable return on capital. The Trustees believe the objective has been achieved given the long-term growth in investment values, while at the same time achieving income greater than that available through short term cash deposits.

All properties are owned by Church of Scotland General Trustees for the use of the Congregation, namely:
Bervie church and Centre (43 King St, Inverbervie DD10 0RQ)
Arbuthnott Church, (Arbuthnott, AB30 1PA)
The Manse (5 West Park Place, Inverbervie DD10 0XA)
The Herd Centre (Townhead, Inverbervie, DD10 0PN) -sold on 21st February 2025.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

Statement of Trustees' responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail in order to enable a sufficient appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud or other regularities.

Approved by the Trustees and signed on their behalf,



Natasha Hepburn
Session Clerk

Date: 17.03.2025

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

Independent Examiner's Report to the Trustees of Arbuthnott, Bervie, and Kinneff (Church of Scotland)

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirements of Regulation 10(1) (d) of the Accounts Regulations do not apply. It is my responsibility under section 44 (1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

In the course of my examination, no matter has come to my attention

1. Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulations 4 of the 2006 Accounts Regulations, and
 - To prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Name:  (James Morrison)

Date: 23/3/2025

Address: Kilkerran Cottage, Lochside Rd, St Cyrus, Montrose, DD10 0DB.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2024

Receipts and Payments Account

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts:	Note					
Donations and legacies	3.1	71,962	2,675	0	74,637	76,710
Income from charitable activities		97	297	0	394	937
Bank and deposit interest		233	0	0	233	81
Other income		232	0	0	232	264
Investment income		0	0	1,035	1,035	857
		72,524	2,972	1,035	76,531	78,849
Rental of premises	3.2	7,218	0	0	7,218	7,466
Grants	3.3	0	314	0	314	4,234
Loans from trustees		0	0	0	0	5,200
Collections for third parties	6	0	1,205	0	1,205	800
Total Receipts		79,742	4,491	1,035	85,268	96,549
Payments:	Note					
Cost of generating funds	4	87	0	0	87	140
Charitable activities	4	73,059	7,387	0	80,446	89,601
Governance activities	4	0	0	0	0	250
Total Payments		73,146	7,387	0	80,533	89,991
Excess of receipts over payments for the year, before transfers		6,596	(2,896)	1,035	4,735	6,558
Transfers		61	975	(1,035)	0	0
Excess of receipts over payments		6,657	(1,921)	(0)	4,735	6,558

Note: Other Income consists of income from Easyfundraising (generated from online purchases by ABK family) and Nathan's Waste (generated from fabric collection for recycling).
The 2023 breakdown has been re-categorised to show Other Income separately.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024 Statement of Balances

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank and deposit balances</u>					
Bank and deposit balances b/f	21,426	14,476	1,000	36,902	30,344
Movement in year:					
Excess of receipts over payments for year	6,657	(1,921)	(0)	4,735	6,558
Bank and deposit balances c/f	28,083	12,555	1,000	41,637	36,902
Investments value (cost £17,115)			18,480	18,480	18,269
<u>Material amounts owed as at 31.12.24</u>					
SSE/British Gas prior year not billed (est)	3,751			3,751	1,500
Council tax for prior tax year	0			0	2,700
<u>Material amounts due as at 31.12.24</u>					
Gift Aid and GASDS to be claimed	2,500			2,500	2,380
<u>Net amount owed</u>	1,251	0	0	1,251	1,820

Note 1: Early in 2023, it was realised that the exemption to Council Tax on the manse had not been removed when the minister moved in early in February 2019. Aberdeenshire Council were contacted immediately and arrangements made to pay arrears (February 2019 to March 2022).

Five Trustees of Arbuthnott, Bervie and Kinneff Church offered short term loans of £5,200 in total to assure cash flow while arrears were being paid.

All arrears of Council Tax have now been paid, and £2,000 in loans repaid, with £3,200 to repay in 2025.

Note 2: SSE internal administration issues have meant that no billings were received for church halls until 2025 for the period from October 23, the start of ABK's contract with SSE. Invoices received in 2025 for the two halls total £2,890, with a further £860 due for Nov/Dec 24 billings for churches.

The accounts were approved by the Kirk Session on

17th March 2025

For and on behalf of the Kirk Session

Session Clerk



NATASHA C HEPBURN

Treasurer



SANDRA WRIGHT

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2024

Notes to the Accounts:

1. Trustee Remuneration and Related Party Transactions.

No payment or expenses were paid to any Trustee, aside from the payment of manse Council Tax (£6,588). 5 trustees loaned Arbuthnott Bervie and Kinneff church short term interest-free loans to the value of £5,200, in 2023 to assure cash flow while manse Council Tax arrears were paid. £2,000 was repaid in 2024, with £3,200 being due for repayment in April 2025.

2. Movement in Funds.

	At 1st January 2024	Receipts	Payments	Transfers	Gain(loss) on Investme nts	At 31st December 2024
Unrestricted Funds						
General Fund	19,525	72,474	65,424	(5,218)	0	21,357
Fabric Fund	(976)	25	4,237	5,000	0	(188)
Church Centre	1,848	3,994	2,343	278	0	3,777
Herd Centre	1,029	3,249	1,142	0	0	3,136
						0
	21,426	79,742	73,146	60	0	28,082
Restricted Funds						
Junior Fellowship	1,082	402	802	(419)	0	263
Holiday Club	1,055	1,280	1,277	0	0	1,058
Bervie Organ Fund	954	0	596	599	0	957
Farquhar Trust	104	0	100	31	0	35
Burnett Trust	193	80	100	0	0	173
Kinloch Trust	912	0	0	64	0	976
Fabric Arbuthnott	7,137	1,519	2,699	0	0	5,957
Restricted Grant Funding	3,039	5	798	700	0	2,946
Third Party Collections	0	1,205	1,015	0	0	190
	14,476	4,491	7,387	975	0	12,555

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2024

Notes to Accounts

2. Movement in Funds (continued):

	At 1st January 2024	Receipts	Payments	Transfers	Gain(loss) on Investments	At 31st December 2024
Endowment Funds						
Church Centre Fund	5,074	278	0	(278)	47	5,121
Bervie Organ Fund	10,916	597	0	(597)	100	11,016
Farquhar Trust	581	32	0	(32)	5	586
Kinloch Trust	899	49	0	(49)	8	907
Suttie, Bisset, Smith Trust	274	15	0	(15)	2	276
Stipend Fund	1,000	52	0	(52)	0	1,000
General Purposes Fund	525	12	0	(12)	49	574
	19,269	1,035	0	(1,035)	211	19,480
	55,171	85,268	80,533	0	211	60,117
Held in Cash	36,902	84,285	80,533	983	0	41,637
Held as Investments	18,269	983	0	(983)	211	18,480

Purpose of Restricted Funds:

Junior Fellowship: Used for work with children and young people.

Holiday Club: Used to support/cover costs of the annual Bervie holiday club each summer.

Bervie Organ Fund: Accumulates interest from the related endowment fund and is for expenditure connected to the organ in Bervie Church, such as maintenance and repairs.

Farquhar, Burnett and Kinloch Trusts: These funds accumulate interest from the related endowment funds to be used to provide support to the poor of the area.

Fabric Arbuthnott: The trustees have set aside funds specifically for maintenance and repair of Arbuthnott Church.

Restricted grant funding: used to track grants provided for a restricted purpose- see also note 3.3.

Purposes of Endowments:

Church Centre: This fund is to support expenditure related to the Church Centre.

Bervie Organ Fund: As above.

Farquhar, Burnett and Kinloch trusts: As above.

Suttie Trust: This fund is to provide relief for the poor of the area.

Stipend Fund: This fund is to support Minister's Stipend. Interest from this fund is transferred to the General Fund at the minister's request.

General Purposes Fund: For general purposes.

All endowment funds are held as investments on behalf of ABK Church by Church of Scotland, 121 George St, Edinburgh

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2024

Notes to Accounts

3. Analysis of Receipts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3.1. Analysis of Donations					
Non Gift Aid donations	4,801	0	0	4,801	6,789
Gift Aid Donations	46,995	405	0	47,400	40,554
Tax Recovered on Gift Aid donations	13,689	0	0	13,689	11,661
Ordinary Offerings (open plate)	6,025	0	0	6,025	3,932
Legacies	0	0	0	0	10,000
Other Offerings and Donations	452	2,270	0	2,722	3,774
	<u>71,962</u>	<u>2,675</u>	<u>0</u>	<u>74,637</u>	<u>76,710</u>

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3.2. Rental of Premises					
Funerals & Weddings	1,545			1,545	1,723
Herd Centre	1,679			1,679	1,560
Church Centre	3,994			3,994	4,187
	<u>7,218</u>	<u>0</u>	<u>0</u>	<u>7,218</u>	<u>7,469</u>

Note that The Herd Centre was sold in February 2025, with users moving to the Church Centre.

Note also the re-categorisation of 2023 donations; WFO envelopes are no longer used, so categories have been changed to group all Non-Gift Aid Donations under one heading, with Other Offerings and Donations consisting primarily of Open Plate and other cash donations.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2024
Notes to Accounts

3. Analysis of Receipts (continued)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3.3 Grants					
DCMS Listed Places of Worship Grant Scheme (VAT)		314		314	734
Aberdeenshire Council				0	1,000
Dr Guthrie's Association				0	500
Hugh Fraser Foundation				0	2,000
	0	314	0	314	4,234

Arbuthnott Bervie and Kinneff Church would like to express grateful thanks for grants provided for church projects.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2024

Notes to Accounts

4. Analysis of Payments

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Cost of generating funds					
WFO & Gift Aid Envelopes	87			87	140
	87	0	0	87	140
Charitable Activities					
Giving to Grow Allocation	32,027			32,027	34,733
Presbytery Dues	1,603			1,603	732
Minister's Expenses	0			0	559
Manse Council Tax	6,588			6,588	9,996
Pulpit Supply	100			100	(135)
Other Staffing Costs	6,189			6,189	4,653
Fabric Repairs & Maintenance, (inc. prof fees)	4,150	2,699		6,849	10,678
Furniture and Equipment	318	510		828	1,092
Heat and light	7,651			7,651	11,178
Insurance	5,853			5,853	5,793
Other Building Costs	274			274	559
Church Office Expenses	537			537	684
Organ & Music (inc. payment to organists)	4,615	596		5,211	4,908
Printing, Stationery & Postage	488			488	234
Charitable Donations	479	810		1,289	1,228
Cost of Mission and Other Expenses	187	1,757		1,944	1,909
Repayment of Loans to Trustees	2,000			2,000	0
Collection for Third Parties		1,015		1,015	800
	73,059	7,387	0	80,446	89,601
Governance costs					
Independent Examiner's Fee	0	0	0	0	250
	0	0	0	0	250

5. Ministers' Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

6. Fabric Spend

Routine maintenance and repairs expenditure is drawn from Fabric Fund. Major repair or improvement programmes are likely to be funded from a mix of grants, funds drawn down from monies held on our behalf by general Trustees, and fundraising activities.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2023 Notes to Accounts

6. Collections for Third Parties and Donations to Charities

Collections For Third Parties	2024	2023
	£	£
Blythswood Shoebox Appeal		285
DEC Ukraine		30
DEC Earthquake		253
Poppy Scotland		0
Navigators UK	191	232
Samaritans	317	
World Day of Prayer	139	
Open Doors	32	
Inverbervie and District Daycare	103	
South Mearns Explorer Scouts	103	
20schemes	190	
Embrace the Middle East	130	
Raised in 2024	1,205	800
Less: remitted in 2025	(190)	
Paid out in 2024	1,015	800

Donations to charities

Compassion UK	914	808
Scripture Union Scotland	300	300
Scottish Bible Society	75	0
Wycliffe Bible Translators		120
	1,289	1,228

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2024

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

CONSOLIDATED FABRIC FUND

	2024	2023
CAPITAL ACCOUNT	£	£
Credit balances held at 31 December at cost	<u>38,691</u>	<u>38,691</u>
Market value of balances at 31 December	<u>41,984</u>	<u>41,492</u>

REVENUE ACCOUNT

Balance at 31 December	<u>3,632</u>	<u>1,709</u>
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INDIVIDUAL FUNDS

REVENUE ACCOUNT

Balance at 31 December	<u>0</u>	<u>4</u>
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TEMPORARY FUNDS

Balance at 31 December	<u>(1,939)</u>	<u>(1,585)</u>
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